

Information to identify the case:

Debtor 1 **Megan M Hendrickson** Social Security number or ITIN **xxx-xx-7343**
First Name Middle Name Last Name EIN -- --
Debtor 2 Social Security number or ITIN -- --
(Spouse, if filing) First Name Middle Name Last Name EIN -- --
United States Bankruptcy Court **District of Utah** Date case filed for chapter 7: **12/27/22**
Case number: **22-25006 JTM**

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>) or by calling the Voice Case Information System (VCIS) at 1-866-222-8029.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Megan M Hendrickson	
2. All other names used in the last 8 years		
3. Address	2639 North 500 West Clearfield, UT 84015	
4. Debtor's attorney Name and address	Theodore Floyd Stokes Stokes Law PLLC 2072 North Main Suite 102 North Logan, UT 84341	Contact phone 435-213-4771 Email: ted@stokeslawpllc.com
5. Bankruptcy trustee Name and address	Philip G. Jones tr 1215 South Main Street Orem, UT 84058	Contact phone (801) 358-7968 Email: trustee@theo7.com

Debtor **Megan M Hendrickson**

Case number **22-25006**

6. Bankruptcy clerk's office	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101 Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday Contact phone: (801) 524-6687 Website: www.utb.uscourts.gov
7. Meeting of creditors	<p>The meeting may be continued or adjourned to a later date.</p> <p>All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p> <p>For additional meeting information go to https://www.justice.gov/ust/moc</p>	<p>Meeting to be held on: January 24, 2023 at 08:30 AM</p> <p>Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (385) 363-3817, Enter Meeting ID 373 348 2031, and Passcode 7158741279</p>
8. Presumption of abuse	<p>The presumption of abuse does not arise.</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	
9. Deadlines	<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p>Filing deadline: 3/27/23</p> <p>Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors</p>
10. Proof of claim	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	
11. Creditors with a foreign address	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
12. Exempt property	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	

In re:
Megan M Hendrickson
Debtor

Case No. 22-25006-JTM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2
Date Rcvd: Jan 03, 2023

User: admin
Form ID: 309A

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2023:

Recip ID	Recipient Name and Address
db	+ Megan M Hendrickson, 2639 North 500 West, Clearfield, UT 84015-2576
12139017	+ Guglielmo & Associates, PO Box 9420, Salt Lake City, UT 84109-0420
12139024	+ Lady Fitness, 4575 Midland Dr., Ogden, UT 84401-3824
12139033	+ Tanner Clinic, 2121 North 1700 West, Layton, UT 84041-1185
12139035	+ Tanner Clinic, 3443 W 5600 S, Roy, UT 84067-9103
12139034	Tanner Clinic, PO Box 337, Layton, UT 84041-0337

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ted@stokeslawpllc.com	Jan 04 2023 02:55:00	Theodore Floyd Stokes, Stokes Law PLLC, 2072 North Main Suite 102, North Logan, UT 84341
tr	+ EDI: QPGJONES	Jan 04 2023 07:59:00	Philip G. Jones tr, 1215 South Main Street, Orem, UT 84058-6849
12139004	+ EDI: CAPITALONE.COM	Jan 04 2023 07:59:00	CAPITAL ONE, PO BOX 30281, Salt Lake City, UT 84130-0281
12139005	+ EDI: CAPONEAUTO.COM	Jan 04 2023 07:59:00	CAPITAL ONE AUTO FINANCE, PO BOX 259407, Plano, TX 75025-9407
12139007	+ EDI: CCS.COM	Jan 04 2023 07:59:00	CREDIT COLLECTION SERVICE, PO BOX 607, Norwood, MA 02062-0607
12139008	EDI: CCS.COM	Jan 04 2023 07:59:00	CREDIT COLLECTION SERVICES, PO BOX 9134, Needham Heights, MA 02494-9134
12139006	+ EDI: CCS.COM	Jan 04 2023 07:59:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
12139013	EDI: DISCOVER.COM	Jan 04 2023 07:59:00	DISCOVER BANK, PO Box 15316, Wilmington, DE 19850-5316
12139015	+ Email/Text: bknotice@ercbpo.com	Jan 04 2023 02:56:00	ERC, PO BOX 57547, Jacksonville, FL 32241-7547
12139018	Email/Text: bankruptcy@guglielmolaw.com	Jan 04 2023 02:56:00	Guglielmo & Associates, 3040 North Campbell Ave., Suite 100, Tucson, AZ 85719
12139016	^ MEBN	Jan 04 2023 02:54:47	Geico, Regional Office, One GEICO Center, Macon, GA 31296-0001
12139019	^ MEBN	Jan 04 2023 02:55:00	Guglielmo and Associates, PO Box 41688, Tucson, AZ 85717-1688
12139020	+ Email/Text: intermountainhealthcare.bankruptcy@rlrcm.com	Jan 04 2023 02:56:00	Intermountain Healthcare, Attn. Bankruptcy, PO Box 27808, Salt Lake City, UT 84127-0808

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12139021	EDI: IRS.COM	Jan 04 2023 07:59:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
12139022	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 04 2023 02:56:00	KOHL'S DEPARTMENT STORE, PO BOX 3115, Milwaukee, WI 53201-3115
12139023	Email/Text: govtaudits@labcorp.com	Jan 04 2023 02:56:00	LabCorp, PO Box 2240, Burlington, NC 27215-2240
12139026	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 04 2023 03:08:06	LVNV FUNDING LLC, PO BOX 10497, Greenville, SC 29603-0497
12139025	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 04 2023 03:07:54	LVNV FUNDING LLC, C/O RESURGENT CAPITAL SERVICES, PO Box 10497 MS 576, Greenville, SC 29603-0497
12139030	Email/Text: wendy@mountainlandcollections.com	Jan 04 2023 02:56:00	MOUNTAIN LAND COLLECTION, PO BOX 1280, American Fork, UT 84003-6280
12139028	+ Email/Text: m4u@mny4you.com	Jan 04 2023 02:56:00	Money 4 You, 1858 W 5150 S Suite #503, Roy, UT 84067-3063
12139027	+ Email/Text: m4u@mny4you.com	Jan 04 2023 02:56:00	Money 4 You, 2630 W 3500 S, Salt Lake City, UT 84119-3112
12139029	+ Email/Text: m4u@mny4you.com	Jan 04 2023 02:56:00	Money For You / Mr. Money, 1858 W 5150 S #503, Roy, UT 84067-3063
12139009	Email/Text: smgutahbankruptcycourt@steward.org	Jan 04 2023 02:55:00	Davis Hospital, PO Box 26894, Salt Lake City, UT 84126-0894
12139011	Email/Text: smgutahbankruptcycourt@steward.org	Jan 04 2023 02:55:00	Davis Hospital, PO Box 27012, Salt Lake City, UT 84127-0012
12139010	Email/Text: smgutahbankruptcycourt@steward.org	Jan 04 2023 02:55:00	Davis Hospital, PO Box 277273, Atlanta, GA 30384-7273
12139012	Email/Text: smgutahbankruptcycourt@steward.org	Jan 04 2023 02:55:00	Davis Hospital & Medical Center, PO Box 27012, Salt Lake City, UT 84127
12139032	Email/Text: bankruptcy@speedyinc.com	Jan 04 2023 02:56:00	SPEEDY CASH, 3611 N Ridge Rd, Wichita, KS 67205-1214
12139031	+ Email/Text: bankruptcy@speedyinc.com	Jan 04 2023 02:56:00	Speedy Cash, PO Box 780408, Wichita, KS 67278-0408
12139036	+ EDI: TCISOLUTIONS.COM	Jan 04 2023 07:59:00	THE BANK OF MISSOURI - T, PO BOX 85710, Sioux Falls, SD 57118-5710
12139037	+ EDI: UTAHTAXCOMM.COM	Jan 04 2023 07:59:00	Utah State Tax Commission, 210 N 1950 W, Salt Lake City, UT 84134-9000
12139038	+ EDI: BLUESTEM	Jan 04 2023 07:59:00	WEBBANK/FINGERHUT, 6250 RIDGEWOOD ROAD, Saint Cloud, MN 56303-0820

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
12139014	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court., DISCOVER BANK, PO Box 15316, Wilmington, DE 19850-5316

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 1088-2

User: admin

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 05, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2022 at the address(es) listed below:

Name	Email Address
Philip G. Jones tr	trustee@theo7.com PJones2@ecf.axosfs.com
Theodore Floyd Stokes	on behalf of Debtor Megan M Hendrickson ted@stokeslawpllc.com
United States Trustee	USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3